

## CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

<b>I. (a) PLAINTIFFS</b> Sherwood DeJoie		<b>DEFENDANTS</b> Bayview Loan Servicing, LLC																																																																																																																																												
(b) County of Residence of First Listed Plaintiff <b>Lehigh</b> <i>(EXCEPT IN U.S. PLAINTIFF CASES)</i>		County of Residence of First Listed Defendant <b>Miami Dade County, FL</b> <i>(IN U.S. PLAINTIFF CASES ONLY)</i>																																																																																																																																												
(c) Attorneys ( <i>Firm Name, Address, and Telephone Number</i> ) Richard J. Orloski, Esquire 610-433-2363 111 North Cedar Crest Blvd, Allentown, PA 18104		NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.																																																																																																																																												
<b>II. BASIS OF JURISDICTION</b> <i>(Place an "X" in One Box Only)</i>		<b>III. CITIZENSHIP OF PRINCIPAL PARTIES</b> <i>(Place an "X" in One Box for Plaintiff and One Box for Defendant)</i>																																																																																																																																												
<input type="checkbox"/> 1 U.S. Government Plaintiff	<input checked="" type="checkbox"/> 3 Federal Question <i>(U.S. Government Not a Party)</i>	Citizen of This State	<input checked="" type="checkbox"/> PTF 1 <input type="checkbox"/> DEF 1 Incorporated or Principal Place of Business In This State																																																																																																																																											
<input type="checkbox"/> 2 U.S. Government Defendant	<input type="checkbox"/> 4 Diversity <i>(Indicate Citizenship of Parties in Item III)</i>	Citizen of Another State	<input type="checkbox"/> PTF 2 <input type="checkbox"/> DEF 2 Incorporated and Principal Place of Business In Another State																																																																																																																																											
		Citizen or Subject of a Foreign Country	<input type="checkbox"/> PTF 3 <input type="checkbox"/> DEF 3 Foreign Nation																																																																																																																																											
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<b>V. ORIGIN</b> <i>(Place an "X" in One Box Only)</i>	<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed from State Court	<input type="checkbox"/> 3 Remanded from Appellate Court	<input type="checkbox"/> 4 Reinstated or Reopened																																																																																																																																										
Cite the U.S. Civil Statute under which you are filing <i>(Do not cite jurisdictional statutes unless diversity)</i> : 42 U.S.C. 1981, 15 U.S.C. 1681a, 15 U.S.C. 1692g																																																																																																																																														
VI. CAUSE OF ACTION																																																																																																																																														
Brief description of cause: Equal Rights Under the Law, Fair Credit Reporting Act, Validation of Debts																																																																																																																																														
<b>VII. REQUESTED IN COMPLAINT:</b>		<input type="checkbox"/> CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.	DEMAND \$	CHECK YES only if demanded in complaint: JURY DEMAND: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																										
<b>VIII. RELATED CASE(S) IF ANY</b>		<i>(See instructions):</i> <b>JUDGE</b> <i>De Joie v. Bayview</i> <i>Jeffrey SCHMEIER</i> DOCKET NUMBER <i>15-2340</i> <b>SIGNATURE OF ATTORNEY OF RECORD</b> <i>Jeffrey J. De Joie</i>																																																																																																																																												
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UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: 8894 Pathfinder Road, Breinigsville, PA 18031

Address of Defendant: 4425 Ponce de Leon Blvd, 5<sup>th</sup> FL, Coral Gables, FL 33146

Place of Accident, Incident or Transaction: \_\_\_\_\_  
(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes  No

Does this case involve multidistrict litigation possibilities?

Yes  No

*RELATED CASE, IF ANY:*

Case Number: \_\_\_\_\_ Judge \_\_\_\_\_ Date Terminated: \_\_\_\_\_

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?  
Yes  No
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?  
Yes  No
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?  
Yes  No
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?  
Yes  No

**CIVIL: (Place ✓ in ONE CATEGORY ONLY)**

A. *Federal Question Cases:*

1.  Indemnity Contract, Marine Contract, and All Other Contracts
2.  FELA
3.  Jones Act-Personal Injury
4.  Antitrust
5.  Patent
6.  Labor-Management Relations
7.  Civil Rights
8.  Habeas Corpus
9.  Securities Act(s) Cases
10.  Social Security Review Cases
11.  All other Federal Question Cases  
(Please specify) K275 (relief of Repetition Ad

B. *Diversity Jurisdiction Cases:*

1.  Insurance Contract and Other Contracts
2.  Airplane Personal Injury
3.  Assault, Defamation
4.  Marine Personal Injury
5.  Motor Vehicle Personal Injury
6.  Other Personal Injury (Please specify) \_\_\_\_\_
7.  Products Liability
8.  Products Liability — Asbestos
9.  All other Diversity Cases

(Please specify) \_\_\_\_\_

**ARBITRATION CERTIFICATION**

(Check Appropriate Category)

I, Richard J. Orlowski, counsel of record do hereby certify:

Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;

Relief other than monetary damages is sought.

DATE: \_\_\_\_\_

Attorney-at-Law

09857

Attorney I.D.#

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above. EXCERPT AS NOTED HEREIN - 15-2380

DATE: May 3, 2016

Attorney-at-Law

09857

Attorney I.D.#

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**CASE MANAGEMENT TRACK DESIGNATION FORM**

Sherwood DeJae : CIVIL ACTION

v.

Bayview Loan Servicing, LLC. : NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

**SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:**

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ( )
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ( )
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. ( )
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ( )
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ( )
- (f) Standard Management – Cases that do not fall into any one of the other tracks. (X)

<u>May 3, 2016</u>	<u>Sherwood DeJae</u>	Plaintiff
Date	Attorney-at-law	Attorney for Plaintiff
<u>(610) 433-2343</u>	<u>(610) 433-4785</u>	<u>crloski.law@gmail.com</u>
Telephone	FAX Number	E-Mail Address

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**SHERWOOD DEJOIE,** :  
Plaintiff : **CIVIL ACTION**  
              :  
              :  
**vs.**         : **NO.**  
              :  
**BAYVIEW LOAN SERVICING, LLC,** : **JURY TRIAL DEMANDED**  
Defendants :  
              :

**COMPLAINT**

**PARTIES**

1. Plaintiff, Sherwood DeJoie, is an adult individual residing at 8894 Pathfinder Road, Breinigsville, Lehigh County, Pennsylvania 18031.
2. Defendant, Bayview Loan Servicing, LLC is a limited liability company with offices located at 4425 Ponce de Leon Blvd., 5<sup>th</sup> Floor, Coral Gables, Florida 33146.

**JURISDICTION AND VENUE**

3. This Honorable Court has jurisdiction over this matter pursuant to 42 U.S.C. 1981 *et seq.* at Count I, and over Count II pursuant to the Fair Credit Reporting Act.

**FACTS**

4. On April 30, 2015, Sherwood DeJoie (“Mr. DeJoie” or “Plaintiff”) filed an action against Defendant under the Fair Credit Reporting Act. See *DeJoie v. Bayview*, No. 15-2390, United States District Court for the Eastern District of Pennsylvania.

5. On December 17, 2015, the parties entered into a confidential Settlement Agreement (the “Agreement”) which discontinued the litigation.

6. One of the terms of the Settlement Agreement was that there was no “amount past due”.

7. As of January 12, 2016, consistent with the Settlement Agreement, Plaintiff's credit report accurately reflected that the past due amount balance was \$0. See Exhibit A, Credit Report as of January 12, 2016.

8. In the March 30, 2016 credit report, Plaintiff's credit report was reverted back to the prior inaccurate amount past due balance of \$8,472.00 and the incorrect monthly payment of \$2,069.00. See Exhibit B, Credit Report as of March 30, 2016.

9. The Defendant erroneously reported two past due amounts on Plaintiff's mortgage which was inaccurate and corrected in the first action.

10. On December 31, 2015, Plaintiff entered into a purchase contract with HomeSnipe Real Estate, LLC for a property located at 1513 Liberator Avenue, Allentown, Pennsylvania 181003, for a purchase price of \$50,000.00.

11. Mr. DeJoie's Agreement was rescinded after the real estate company checked his credit, and saw the false, incorrect information regarding an alleged \$8,472.00 "amount past due" on his mortgage.

12. As a result, Plaintiff lost the opportunity to purchase the realty and lost the benefit of the bargain.

**COUNT I**  
**PURSUANT TO 42 U.S.C. 1981**

13. The preceding paragraphs 1 through 12 are incorporated herein by reference as though fully set forth herein at length.

14. During all times material and relevant, Plaintiff was a member of a protected class based on his race and color, namely, an African American of Haitian descent.

15. During all times material and relevant, Defendant discriminated against Plaintiff in the terms of conditions of the parties' Agreement, based on the Plaintiff's race and color, in the following ways:

- a) Intentionally reporting a false claim there was a "past due" balance on the Plaintiff's mortgage; and
- b) Intentionally reporting that there was an amount past due on the Plaintiff's mortgage.

16. Defendant engaged in these misrepresentations even though it had fixed the error regarding his credit because of his race.

17. Defendant intentionally decided to change Plaintiff's mortgage information back to the prior information which was incorrectly reported.

18. Defendant's conduct in so doing was wanton, willful, malicious and reckless, justifying an award for punitive damages, and claim is made therefore.

WHEREFORE, Plaintiff prays that this Honorable Court enter judgment in his favor and against Defendant, with a grant of compensatory damages, punitive damages, and such relief as this Court deems just and necessary.

**COUNT II**  
**FAIR CREDIT REPORTING ACT VIOLATION**

19. The preceding paragraphs 1 through 18 are incorporated herein by reference as though fully set forth herein at length.

20. The Defendant is reporting derogatory information about Plaintiff to one or more consumer reporting agencies (credit bureaus) as defined by 15 U.S.C. §1681a.

21. The Plaintiff received a loan modification from Wells Fargo in January of 2013, reducing the interest rate to 2% and reducing the monthly payment substantially.

22. In August of 2013, the mortgage was transferred to Defendant.
23. At all relevant times, Plaintiff made full, correct and timely payments to Defendant, Bayview, on the mortgage, as modified, but Defendant raised the interest rate to 3.125% and reported to consumer reporting agencies that Plaintiff was delinquent because he was not paying the amount required prior to modification.
24. Plaintiff orally, and in writing, advised the error, but Defendant never corrected the error.
25. Plaintiff has disputed the accuracy of the derogatory information reported by the Defendant to the Consumer Reporting Agency on multiple occasions.
26. Defendant has not responded to Plaintiff's letter correcting the error to Plaintiff nor the Consumer Reporting Agency.
27. Defendant has not provided notice of this disputed matter to the credit bureaus and is therefore in violation of 15 U.S.C. §1681s-2 which requires this notice.
28. Defendant has failed to comply with 15 U.S.C. §1692g in that it has not within 5 days of Plaintiff's initial communication (nor at any other time) sent Plaintiff written documentation of the amount of the debt, the name of the original creditor nor the other information required by the Fair Credit Reporting Act.
29. Defendant has failed to complete an investigation of Plaintiff's written dispute and provide the results of an investigation to Plaintiff within the 30 day period as required by 15 U.S.C. §1681s-2.
30. Defendant has not notified Plaintiff of any determination that Plaintiff's dispute is frivolous within the 5 days required by 15 U.S.C.
31. Plaintiff's credit has been damaged.

WHEREFORE, Plaintiff prays that this Honorable Court enter judgment in his favor and against Defendant, with a grant of compensatory damages, punitive damages, and such relief as this Court deems just and necessary.

**COUNT III**  
**BREACH OF SETTLEMENT AGREEMENT**

32. The preceding paragraphs 1 through 31 are incorporated herein by reference as though fully set forth herein at length.

33. During all times material and relevant hereto, the parties had entered into a contract for the resolution of the then-pending litigation.

34. During all times material and relevant hereto, Defendant breached its obligation under the parties' Agreement.

35. Due to Defendant's breach, Plaintiff has suffered the harms and damages alleged hereinabove, including the loss of opportunity for further credit.

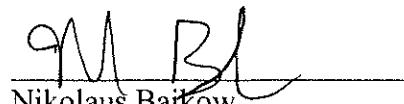
36. Defendant's actions were wanton, willful, intentional and reckless, thus warranting an award of punitive damages, and claim is made therefore.

WHEREFORE, Plaintiff prays that this Honorable Court enter judgment in his favor and against Defendant, with a grant of compensatory damages, punitive damages, and such relief as this Court deems just and necessary.

THE ORLOSKI LAW FIRM

  
\_\_\_\_\_  
Richard J. Orloski  
Attorney for Plaintiff  
Attorney ID No. 09857  
111 N. Cedar Crest Blvd.  
Allentown, PA 18104  
610-433-2363

BAIKOW LEGAL



Nikolaus Baikow  
Attorney for Plaintiff  
Attorney ID No. 316445  
122 N. 5<sup>th</sup> Street  
Allentown, PA 18102  
484-553-0192

# EXHIBIT A

**EQUIFAX****CREDIT FILE : January 12, 2016****Personal Identification Information** *(This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)*

Name On File: Sherwood Dejolie  
 Social Security #: XXX-XX-6207 Date of Birth: September 14, 1979  
 Current Address: 8894 Pathfinder Rd, Breinigsville, PA 18031 (610) 530-1821 Reported: 01/2016  
 Previous Address(es): 820 Ward St Apt B, Allentown, PA 18103 Reported: 11/2015  
 111 N Cedar Crest Blvd, Allentown, PA 18104 Reported: 11/2015  
 3630 Clauss Dr, Macungie, PA 18062 (610) 967-4636 Reported: 04/2014  
 207 Goepf St Apt 2f, Bethlehem, PA 18018 Reported: 04/2014

**ALERT(s): Extended Fraud Alert**  
**File Blocked For Promotional Purposes**

Contact Information: Expiration Date: 02/11/2021 ; Date Reported: 02/08/2014 ;

**Collection Agency Information** *(This section includes accounts that credit grantors have placed for collection with a collection agency.)*

Receivables Management Systems; Collection Reported 11/2015; Assigned 10/2014; Creditor Class - Medical/Health Care; Client - Patient First; Amount - \$163; Status as of 11/2015.  
 This Account Information: Collection Account; Address: 7206 Hull Street Rd Ste 21 Richmond VA 23235-5827 ; (804) 353-9300

**Credit Account Information**  
*(For your security, the last 4 digits of account number(s) have been replaced by \*)* *(This section includes open and closed accounts reported by credit grantors)*

**Account Column Title Descriptions:**

Account Number - The Account number reported by credit grantor	Date Acct. Opened - The Date that the credit grantor opened the account	Amount Past Due - The Amount Past Due as of the Date Reported	Please address all future correspondence to:		
High Credit - The Highest Amount Charged	Credit Limit - The Highest Amount Permitted	Date of Last Payment - The Date of Last Payment	<a href="http://www.investigate.equifax.com">www.investigate.equifax.com</a>		
Terms Duration - The Number of Installments or Payments	Months Frequency - The Scheduled Time Between Payments	Actual Pay Amt - The Actual Amount of Last Payment	Equifax Information Services LLC		
Activity Reviewed - The Number of Months Reviewed	Creditor Designator - The Most Recent Account Activity	Sched Pay Amt - The Requested Amount of Last Payment	www.Equifax.Com/fcra		
Creditor Class - The Type of Company Reporting The Account	Date Reported - Date of Last Reported Update	Date of 1st Delinquency - The Date of First Delinquency	Atlanta GA 30348		
Balance Amount - The Total Amount Owed as of the Date Reported	Status - Condition of Account When Last Updated by Creditor or Otherwise	Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported	(800) 377-6568		
		Charge Off Amt - The Amount Charged Off by Creditor	M - F 9:00am to 5:00pm in your time zone.		
		Deferred Pay Date - The 1st Payment Due Date for Deferred Loans			
		Balloon Pay Amt - The Amount of Final(Balloon) Payment			
		Balloon Pay Date - The Date of Final(Balloon) Payment			
		Date Closed - The Date the Account was Closed			
<b>Account History</b>	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender	Confirmation # 601203596	
<b>Status Code Descriptions</b>	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession		
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off		
	4 : 120-149 Days Past Due	H : Foreclosure			



**Bayview Loan Servicing 4425 Ponce De Leon Blvd Coral Gables FL 33146-1837 : (800) 457-5105**Account Number  
628000092\*Date Opened  
12/01/2007High Credit  
\$280,881Credit Limit  
28 YearsTerms Duration  
MonthlyTerms Frequency  
28Months Revd  
Activity Designator  
Creditor Classification

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mdl. Del. 1st Rptd	Charge Off Amount	Deferred Pay Balloon Pay/ Start Date	Balloon Pay Amount	Pay Date	Date Closed
11/12/2015	\$260,494	\$0	10/2015	\$2,069	\$2,069	07/2015	07/2015						

Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account; ADDITIONAL INFORMATION - Consumer Disputes - Reinvestigation in Process;

**Historical Account Information**

Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
12/15 No Data Available								

**Citizens Bank**

Account Number 6636404711PAO*	Date Opened 08/01/2009	High Credit \$5,100	Credit Limit	Terms Duration Monthly	Terms Frequency 12	Months Revd Transfer/Sold	Activity Designator	Creditor Classification		
Items As of Date Reported 11/11/2015	Balance Amount \$0	Amount Past Due Last Due	Date of Last Payment 09/2010	Scheduled Payment Amount Pmtmt. Amount	Date of 1st Delinquency 09/2010	Date of Last Activity 09/2010	Date Mdl. Del. 1st Rptd Amount	Charge Off Deferred Pay Balloon Pay Start Date Amount	Balloon Pay Date Pay Date Closed	09/2010

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Student Loan;

**FED Loan Servicing**

PO Box 60510 Harrisburg PA 17106-0610 : (800) 699-2908

Account Number 9053520350FDO*	Date Opened 01/12/2010	High Credit \$3,500	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
Items As of Date Reported 12/31/2015	Balance Amount \$5,034	Amount Past Due \$0	Date of Last Payment Actual Payment Amount	Scheduled Payment Amount Pmtmt. Amount	Date of 1st Delinquency Last Activity	Date of Date Maj. Del. 1st Rptd Amount	Charge Off Deferred Pay Balloon Pay Start Date Amount	Balloon Pay Date Pay Date Closed

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan - Payment Deferred; Account History 05/2011 with Status Codes 2

**FED Loan Servicing**

PO Box 60510 Harrisburg PA 17106-0610 : (800) 699-2908

Account Number 9053520350FDO*	Date Opened 08/11/2009	High Credit \$7,400	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
Items As of Date Reported 12/31/2015	Balance Amount \$10,967	Amount Past Due \$0	Date of Last Payment Actual Payment Amount	Scheduled Payment Amount Pmtmt. Amount	Date of 1st Delinquency Last Activity	Date Mdl. Del. 1st Rptd Amount	Charge Off Deferred Pay Balloon Pay Start Date Amount	Balloon Pay Date Pay Date Closed

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan - Payment Deferred; Account History 05/2011 with Status Codes 2

(Continued On Next Page )

# **EXHIBIT B**

**EQUIFAX****CREDIT FILE : March 30, 2016****Personal Identification Information** (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Sherwood Dejorie  
 Social Security #: XXX-XX-6207 Date of Birth: September 14, 1979  
 Current Address: 8894 Pathfinder Rd, Breinigsville, PA 18031 (610) 530-1821 Reported: 03/2016  
 Previous Address(es): 820 Ward St Apt 8, Allentown, PA 18103 Reported: 03/2016  
 111 N Cedar Crest Blvd, Allentown, PA 18104 Reported: 03/2016  
 3630 Clauss Dr, Macungie, PA 18062 (610) 967-4636 Reported: 04/2014  
 207 Goepp St Apt 2f, Bethlehem, PA 18018 Reported: 04/2014

**ALERT(s): Extended Fraud Alert****File Blocked For Promotional Purposes**

Contact Information: Expiration Date: 02/11/2021 ; Date Reported: 02/08/2014 ;

**Collection Agency Information** (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Receivables Management Systems; Collection Reported 11/2015; Assigned 10/2014; Creditor Class - Medical/Health Care; Client - Patient First; Amount - \$163; Status as of 11/2015 - Unpaid; Date of 1st Delinquency 05/2014; Balance as of 11/2015 - \$234; Individual Account; Account # - R800PAT0018974550; ADDITIONAL INFORMATION - Consumer Disputes This Account Information: Collection Account; Address: 7206 Hull Street Rd Ste 21 Richmond VA 23235-5827 ; (804) 353-9300

**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by \*) (This section includes open and closed accounts reported by credit grantor(s))

		<b>Confirmation # 609005031</b>	
		<b>Please address all future correspondence to:</b>	
S	www.investigate.equifax.com	T	Equifax Information Services LLC
F	www.Equifax.Com/MCRA	G	Atlanta GA 30348
H	(800) 377-6568	I	M - F 9:00am to 5:00pm in your time zone.
<b>Account Column Title Descriptions:</b>			
Account Number	The Account number reported by credit grantor	Date of Last Payment	The Amount Past Due as of the Date Reported
Date Act. Opened	The Date that the credit grantor opened the account	Actual Pay Amt	The Actual Amount of Last Payment
High Credit	The Highest Amount Charged	Sched Pay Amt	The Requested Amount of Last Payment
Credit Limit	The Highest Amount Permitted	Date of 1st Delinquency	The Date of First Delinquency
Terms Duration	The Number of Instalments or Payments	Date of Last Activity	The Date of the Last Payment
Months Frequency	The Scheduled Time Between Payments	Date Maj Delq Rptd	The Date the 1st Major Delinquency Was Reported
Months Reviewed	The Number of Months Reviewed	Deferred Pay Date	The 1st Payment Charged Off by Creditor
Activity Designator	The Most Recent Account Activity	Balloon Pay Amt	The Amount of Final(Balloon) Payment
Creditor Class	The Type of Company Reporting The Account	Balloon Pay Date	The Date of Final(Balloon) Payment
Date Reported	Date of Last Reported Update	Date Closed	The Date the Account was Closed
Balance Amount	The Total Amount Owed as of the Date Reported or Otherwise		
Status	Condition of Account When Last Updated by Creditor		
<b>Account History</b>	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
<b>Status Code</b>	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
<b>Descriptions</b>	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	



**Bayview Loan Servicing 4425 Ponce De Leon Blv Coral Gables FL 33146-1837 : (800) 455-5185**

Account Number

6280006992\*

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Term Duration	Term Frequency	Months Revd	Activity Designator	Creditor Classification
02/03/2016	\$259,456	\$8,472	01/2016	\$2,069	\$2,069	28 Years	Monthly	28		
Status - 90 - 119 Days Past Due; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account; ADDITIONAL INFORMATION - ; Real Estate with Status Codes										
Account History	1/12/2015									

**Citizens Bank 1 Citizens Dr Riverside RI 02915-3019 : (770) 454-4434**

Account Number

663640471PA0\*

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Term Duration	Term Frequency	Months Revd	Activity Designator	Creditor Classification
1/1/1/2015	\$0		09/2010			Monthly	12		Transfer/Sold	
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Student Loan;										
Account History	09/2010									

**FED Loan Servicing PO Box 60610 Harrisburg PA 17106-0610 : (800) 699-2998**

Account Number

9053520350FD0\*

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Term Duration	Term Frequency	Months Revd	Activity Designator	Creditor Classification
02/29/2016	\$5,034	\$0				Deferred	58			
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan - Payment Deferred;										
Account History	02/2016									

**Historical Account Information**

Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
02/16	No Data Available							
01/16	\$5,034			\$3,500		\$0	Education Loan	

**Additional Information: Student Loan - Payment Deferred**

(Continued On Next Page)

3/30/15